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November 19, 2009

I hereby certify that this correspondence is being deposited with the
United States Patent and Trademark Office via the e-filing system on
November 19, 2009.

Teresa Brackin
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for
METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS
BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR
GROUPS
Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent
application the following documents:

1. Information Disclosure Statement (3 pages);
2. Form PTO/SB/08b (1 page); and
3. A copy of one (1) cited reference.

Although no fee is believed to be due, the Commissioner is hereby
authorized to charge any fees associated with the filing of this correspondence
to Deposit Account No. 50-0426.

Respectfully submitted,

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Enclosures

